

TEXAS COUNTY & DISTRICT RETIREMENT SYSTEM

CONNECTIONS

A NEWSLETTER ESPECIALLY FOR RETIREES

SPRING 2018

Beauty, function and community

Retiree Dianne McCrary brightens lives
one quilt at a time. Page 2

Better sleep strategies

6 tips better than counting sheep. Page 5





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On the cover...

Since retiring, Dianne McCrary has used her sewing skills for community service projects. Her quilting bee produces more than 150 projects a year and donates all to charities.

Artist turns quilting into community service projects

Story and photos by Gerald McLeod



Some artists create with paint and others use stone or metal to fashion their works of art. TCDRS retiree Dianne McCrary uses bits of cloth meticulously cut into intricate shapes and sewn together to make creations that are beautiful as well as functional. Each quilt that she creates is a community service project to bring warmth into someone's life.

Quilts are an art form that have decorated homes for centuries. Each handmade blanket is as unique as its creator. Many become cherished heirlooms passed down through generations of families.

"A quilt is a warm thing and special keepsake," Dianne says. "I remember quilts my grandmother made and feeling special because she took the time to make it just for me."

The art of sewing has been passed down through Dianne's family.

"Mother made her first quilt at 14 years old," Dianne says. "I still have it."

Dianne started quilting in 1995 for her

first grandchild. Then there were more quilts as more grandchildren came along. Eventually, all four grandchildren learned to sew, too. Dianne's middle granddaughter became something of a celebrity when at age 8 she made a quilt about the Underground Railroad for a school project.

Busy as a bee

After Dianne retired in 2012 from the Gulf Coast Water Authority, she joined a quilting bee at Galveston County's Wayne Johnson Community Center in La Marque. Despite being displaced when Hurricane Harvey damaged the building,



the quilting bee continues to meet in borrowed space.

"A bee is a lot of fun," Dianne says. "It's all girl talk, but I enjoy spending time with my buddies and doing something productive for a good cause."

Called the "Loose Threads Bee", her group of six women meet on Fridays.

"Everything we make, we give away," Dianne says. "We make the quilts because we enjoy it. Seeing a person's face light up when they get a quilt is such a reward. I really enjoy that part of it."



Dianne's group produces more than 150 items during the year that are destined for Galveston County charities. The time spent on each project varies, but the ladies can complete a large quilt in about three weeks.

One of Dianne's favorite community service projects is making baby quilts for the new mothers at the Women's Center at Mainland Medical Center. Once the mothers go through their prenatal checkups, parenting classes and postnatal checkups, they get a quilt.

The group also makes pillowcases with drawstrings for Child Protective Services. Children use them instead of black trash bags to carry their belongings.

"A few years ago, I had knee surgery, so I made a bag that attached to my walker," Dianne says. "Now we make them for retirement homes. The residents really appreciate the walker bags. It's like having another hand."

Every Christmas, the group donates 35 quilts to a home for young adults with special needs. For the 12 residents who don't have families, the quilting bee also gives wrapped presents.

"My husband, Roger, plays Santa Claus for the children. He has to wear a fake stomach, but he's got the personality for it," Dianne says.

Saying thank you

Two or three times a year, the group makes patriotic-themed quilts that are presented to Vietnam veterans.

"Those guys are so proud of the quilts," Dianne says. "For many, it was the first time that anyone has thanked them for their service. It makes me feel so proud doing that."

The most recent presentation was to a retired Army officer who lost a brother in Vietnam, a son in Iraq and had his home flooded by Hurricane Harvey.

"Our little bee stays busy," Dianne says with a chuckle. "We're always sewing."

One stitch at a time

In addition to her work with the quilting bee, Dianne has plenty of personal projects.

"I'm always good to quilt for a good cause," she says with a laugh.

She also makes a quilt to be raffled off at her family's annual reunion.

This page: Dianne McCrary (front center) and other ladies of her quilting bee present a quilt to Vietnam vet Scott Given (rear center). For Dianne and husband, Roger, playing Mr. and Mrs. Santa Claus is part of their volunteer efforts.

The proceeds from ticket sales pay for the next year's dinner. "And then some lucky person gets to go home with a beautiful quilt," she says.

On top of it all, Dianne usually has a five-year quilting project going that challenges her to try new techniques. Her last one involved thousands of one-inch and half-inch squares.

For Dianne, quilting is a pastime and passion, but it is the community service aspect that really lights up her life.



"Roger and I are always busy volunteering for something," she says. "It's mostly him, and I just tag along to help where I can."

After 18 years of working at the water treatment plant, Dianne is enjoying retirement and living it to fullest.

"I am so thankful for that job," she says, "But retirement is fabulous. I wouldn't have been able to retire without TCDRS. Because of them, I have time to do my hobbies and spend time with my grandchildren and husband." ★

COLAs and your TCDRS Benefit

Whether you receive a cost-of-living adjustment (COLA) to your benefit is up to your former employer.

While COLAs help your benefit maintain the buying power it has lost to inflation, the increases are not automatic. Your former employer must consider the effect of increasing benefits on their budget.

Employers may choose between two types of COLAs.

- A **CPI-based COLA** increases your benefit based on the amount of inflation since you retired.
- A **flat-rate COLA** increases benefits by a certain percent, no matter when you retired.



Due to inflation, what buys a full cart of groceries today may not buy as much in the future. COLAs help you maintain buying power.

TCDRS notifies retirees receiving a COLA by mail in January.

If you have any questions, call TCDRS Member Services at 800-823-7782. ★

Tax withholding and how to update it at TCDRS.org

Now you can start, stop or change your tax withholding at any time online.

Just sign in to www.TCDRS.org and select “Federal Tax Withholding” under “Update” on the left menu. There you can see your current selections and update your [marital status](#), number of [exemptions](#) and any additional amount you want withheld. You no longer need to send a paper form to TCDRS.

The deductions you select will depend upon your personal circumstances. The more exemptions you claim, the less tax is withheld from your benefit.

Withhold too much and you

get a refund at the end of the year. Withhold too little and you will owe taxes and could be hit with a penalty.

According to the Internal Revenue Service, the sweet spot of your with-

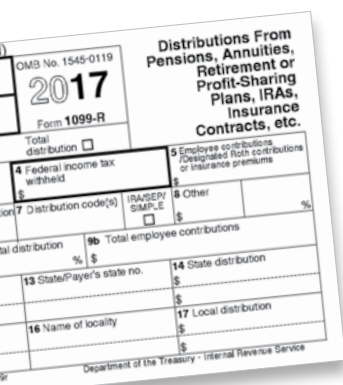
holding should be close to the tax owed. Using your withholding as a savings account is not a great idea because the government doesn't pay interest on the money it collects and then refunds.

When calculating your deductions, consider your total income — not just your TCDRS benefit.

It is wise to review your TCDRS benefit

withholding selections annually and after major life changes.

For more information about your benefit, visit our website or call TCDRS Member Services at 800-823-7782. ★



Taxes and your TCDRS benefit

Tax time is around the corner. Before the end of January, TCDRS will mail you a copy of your IRS 1099-R and post it online, which you can access by signing into www.TCDRS.org.

You will need this form to file your federal income taxes. The IRS will accept a printout of your 1099-R.

Once you sign in to your TCDRS account, you will be able to update your withholding selections. You may also view your payment amount and update your contact information.

If you have any questions, call TCDRS Member Services at 800-823-7782. ★

Starting this year, if you receive benefits from multiple TCDRS employers, you will receive a separate 1099-R for each account. Watch your mailbox for a 1099-R from each account. It is possible that the forms will arrive on different days.

6 strategies for better sleep

By Rebecca L. Bennett



It's time to abandon the myth that you need less sleep as you age. According to the National Sleep Foundation, older adults still require 7 to 8 hours of sleep for optimal mental and physical health.

Research has shown that as adults age, their circadian rhythms, or the 24-hour internal clocks that determine sleep/wake cycles, will often change. Older individuals typically begin to experience energy dips sooner in the evening, but feel alert much earlier in the morning than when they were younger. Listening to your body's needs and adjusting your sleep schedule accordingly can help to keep your body and brain strong and healthy as you enter your golden years.

However, for many seniors, it's not always possible to simply "go to bed when you're tired". Due to hormonal factors like menopause, as well as physical and psychological disorders such as Restless Legs Syndrome and anxiety, older individuals tend to have more trouble falling and staying asleep.

The good news is that some sleeping problems can be mitigated by developing new sleep habits. Here are six strategies to add to your routine:



1 Cut back on caffeine and napping. Both of these can confuse your internal clock.



2 Reserve your bedroom for sleep only. Block out all artificial light and do not operate electronics in bed; these will stimulate your brain. If you like to read in bed, be sure that the bulb in your lamp has a warm color temperature.



3 Develop a calming nightly routine. An hour before bedtime, lower the lights in your home, put down the electronics and perform quiet activities that relax you, such as meditation, stretching, drinking tea, listening to relaxing music or reading.



4 Limit lying awake in bed to 20 minutes. If you hit the 20-minute mark, get up, leave the room and restart your calming nightly routine. Then head back to bed and try again.



5 Seek counseling if you're restless due to anxiety or depression. Dealing with underlying issues can help your mind and body to rest.



6 Track your sleep patterns with an app. Sleep Cycle, Sleepbot, Apple Watch and Fitbit can all be used to track your sleep and provide data that can help you develop a nightly routine. You can also use this data to consult with your doctor.

Consult your doctor about any sleep problems you may be having, as they can be a sign of an underlying medical condition. You should also check with your doctor before taking sleep supplements, such as melatonin, which can react with other medications. ★



Source: 2003 Sleep in America Poll



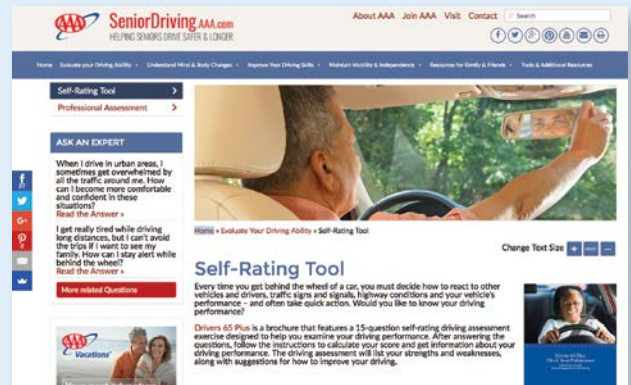
For most of us, our automobiles are an important part of our daily lives and a link to the world. But what happens when we are no longer able to safely maneuver the streets and highways from behind the wheel of a vehicle? The time to make an alternative transportation plan is before you need it.

Depending upon where you live, there may be other transportation options in addition to driving your own car.

By Gerald McLeod

Test yourself

AAA has a self-assessment tool to see if you can still drive safely. Visit SeniorDriving.AAA.com and select the “Self-rating Tool” from the “Evaluate Your Driving Ability” dropdown menu. Then answer the 15 questions in the [Drivers 65 Plus](#) brochure to see where you stand.



Ask for help

If you are 60 years old or better, your local Area Agency on Aging can help you get started with developing a transportation plan. With 28 offices around the state, their counselors help seniors find essential services near them, including transportation.

Use www.dads.state.tx.us/contact/aaa.cfm to find an Area Agency on Aging near you or call 800-252-9240. The state-administered agency’s mission is to help older Texans live dignified, independent and productive lives.

Take the bus

Public transportation services cover the entire state, including outside of the major metropolitan areas. For a list of public transportation options in your area, visit www.txdot.gov/inside-txdot/modes-of-travel/public-transportation.html.

Many rural transit services can provide you with door-to-door service to the doctor, grocery store or other essential trips. The cost is often minimal or free. Keep in mind that, in most cases, you will need to reserve the service in advance.



Rideshare

Ridesharing services such as Uber and Lyft may be an option in your area. These transportation services match drivers in their own vehicles to passengers and require that you download an app to your smartphone. While ridesharing may be convenient, they can also be as expensive as taking a taxi.

In the Austin area, [Drive a Senior](#) matches volunteer drivers with those 60 years old and better who need a ride to a doctor’s appointment or to run short errands. Begun in 1985, the nonprofit organization has expanded to cover much of Travis County.

Check with your church or local service organizations to see if they offer transportation services. Many will provide rides on an ad hoc basis. ★





unique places to hang your hat and rest your head in Texas

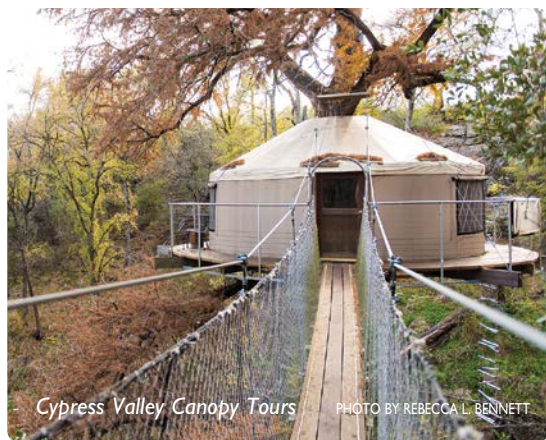
By Rebecca L. Bennett

As the second largest state in the nation, Texas provides plenty of opportunities for exploration. From towering trees and swamps in the east to the rugged, vast beauty of the west, rich farmland in the north, and birdwatching havens in the south, there's no place you can't find adventure in Texas.

But before you book a chain hotel, consider that your lodging selection could add a lot more fun to your vacation. You can find unique hotels all across Texas, but here are seven places designed to enrich your travels:

El Cosmico is a vintage trailer, safari tent, yurt and teepee hotel and campground in the high plains desert in artsy Marfa. Stay here if you're into glamping (camping in luxury), starry skies and bohemian vibes.

Tip: To experience more of the southwest, you could also spend a night in the adobes at **Indian Lodge** (closed for repairs until summer 2018) in Fort Davis and Terlingua Ghost Town's **Perry Mansion**.



Cypress Valley Canopy Tours

PHOTO BY REBECCA L. BENNETT

Cypress Valley Canopy Tours' tree-top oasis offers ziplining, rappelling, sky bridges and swimming, plus the option to stay in a one- or two-bedroom treehouse, or a beautiful five-bedroom ranch house, in Spicewood. **Tip:** Cypress Valley Canopy Tours is surrounded by many wineries and is



The Cell Block

one hour from Fredericksburg and 40 minutes from Austin.

The Cell Block is a former 1930s jailhouse that has been converted into a boutique hotel in Clifton. Here you can intentionally spend a night behind bars.

Tip: Clifton is 35 miles north of Waco, home of **Magnolia Market at the Silos**, the headquarters of HGTV's *Fixer Upper* stars and real estate power couple Chip and

Joanna Gaines.

South Coast Sailing Adventures provides nautically inclined guests with the opportunity to stay overnight on one of their "Boat and Breakfast" yachts in Kemah.

Tip: You can also combine your overnight stay with a sailing class

through SCSA's licensed Sailing School.

Calling all train enthusiasts! **The Antlers Inn** of Kingsland rents four refurbished railroad cars that contain many of their original furnishings. Meanwhile, the **1894 Private Pullman Palace Car** in nearby Fredericksburg stands alone and was once used by Teddy Roosevelt on a hunting trip. **Tip:** You can dine in a railroad car at **Runaway Train Café** in Brownswood, or in the restored 1915 train depot at **Rails a Café** in Kerrville.

The Quarters at Presidio La Bahia is a beautifully restored Spanish colonial mission that offers historic lodging and spooky intrigue in Goliad. **Tip:** Staying over the weekend? The mission's historic Presidio Chapel is also worth a visit. ★



1894 Private Pullman Palace Car



El Cosmico

PHOTO BY GERALD MCLEOD

We want to hear all about your adventures! If you've stayed in a unique Texas place, show us on Facebook or Instagram with hashtag #TexasUniqueStay.



In this issue of *Connections*:

- ★ Retiree brightens lives with colorful quilts
- ★ Withholding and your TCDRS benefit
- ★ 6 strategies for better sleep

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In memoriam

For a listing of employees and benefit recipients who passed away this year, visit www.TCDRS.org/Publications, then check the “In Memoriam” box in the left menu.

Don't take the bait: 3 ways to foil phishing scams

Criminals are one group of people who have no trouble keeping up with technology.

Hacking is not always committed by cyber-geniuses who crack companies' firewalls. Most of what we call “hacking” is actually “phishing”.

These scam emails are often disguised as trustworthy communications. Their goal is to entice or scare recipients into clicking a malicious link in the message. Even **tech industry employees can be fooled**.

There are **two common varieties** of phishing scams. Traditional phishing involves sending scam emails to many different people in the hopes that someone will click the link. Spear phishing targets a specific group of people, such as all the customers of a particular bank. A spear phishing email



looks like it comes from a trusted source but really doesn't.

A new scam circulating is called “smishing”. Instead of coming to your email inbox, the scam message will arrive as a text on your phone and try to trick you into following a fake URL. These **scams** take advantage of the fact that people tend to trust phone texts more than email.

Antivirus software **may not provide 100% protection** against phishing. Common sense plays a big part, as well:

- **Be vigilant:** Any email, even **emails from friends** and family, could be phishing attempts. If you receive a message from a trusted source and something doesn't seem quite right, contact the person who sent it. Don't use any phone number or website address in that email.
- **Think before you click:** No matter how urgent or scary an email sounds, **think before you click**. For example, your bank would never request financial information from you via email.
- **Keep personal information private:** Scammers only need a few pieces of personal information, such as full name and birthday, to get started. Your **social media account** can be one source for those details, so keep your page private. ★